

**Information to identify the case:**

Debtor 1	<b>Rheannon Elisa Castrucci</b>	Social Security number or ITIN	<b>xxx-xx-3285</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Southern District of Ohio</b>	Date case filed for chapter	<b>7 5/3/19</b>
Case number:	<b>1:19-bk-11658</b>	Case Assigned To:	<b>Beth A. Buchanan</b>

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rheannon Elisa Castrucci	
2. All other names used in the last 8 years		
3. Address	116 North Ave Cincinnati, OH 45215	
4. Debtor's attorney Name and address	Eric W Goering 220 West Third Street Third Floor Cincinnati, OH 45202	Contact phone (513) 621-0912 Email: <a href="mailto:eric@goering-law.com">eric@goering-law.com</a>
5. Bankruptcy trustee Name and address	Norman L Slutsky 10979 Reed Hartman Hwy, Suite 212 Cincinnati, OH 45242	Contact phone 513-793-5560 Email: <a href="mailto:ns Slutsky@fuse.net">ns Slutsky@fuse.net</a>

For more information, see page 2 >

Debtor **Rheannon Elisa Castrucci**

Case number **1:19-bk-11658**

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p>	<p>221 East Fourth Street, Suite 800 Cincinnati, OH 45202-4133</p>	<p>Hours open 9:00 am – 4:00 pm Monday through Friday</p> <p>Contact phone (513)684-2572</p> <p>Date: 5/6/19</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>June 12, 2019 at 09:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. <b>No unauthorized cellular phones, cameras, recording devices, weapons, pagers or other portable electronic devices are permitted on the court's premises.</b></p>	<p>Location:</p> <p><b>Office of the US Trustee, 36 East Seventh Street, Suite 2050, Cincinnati, OH 45202</b></p>
<p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>Filing deadline: 8/12/19</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b></p>	
<p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p><b>11. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	
<p><b>13. Abandonment</b></p>	<p>Pursuant to L.B.R. 6007-1, the trustee may abandon property listed on the debtor's schedules upon the request of any party in interest or upon the trustee's determination that there is no equity in the property for the benefit of unsecured creditors and that the property is burdensome. Further notice to creditors and other parties in interest is not required for the abandonment of any property unless a party in interest, before the conclusion of the § 341 meeting, files a request for further notice of abandonment with service of such notice on the trustee, or unless further notice is ordered by the court or requested by the trustee.</p>	

If you would like to receive all future notices from the Bankruptcy Court electronically (email), you may register for the courts **free** Electronic Bankruptcy Noticing (EBN) service. EBN is reliable, fast, and efficient. Additional details and registration are available at: <https://bankruptcyntices.uscourts.gov>

## Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Southern District of OhioIn re:  
Rheannon Elisa Castrucci  
DebtorCase No. 19-11658-bab  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0648-1

User: dabneys  
Form ID: 309APage 1 of 1  
Total Noticed: 19

Date Rcvd: May 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2019.

db +Rheannon Elisa Castrucci, 116 North Ave, Cincinnati, OH 45215-2169  
 19826053 +Affirm (Realreal), 225 Bush Street, San Francisco CA 94104-4215  
 19826054 +Alliance Healthcare, 2123 Auburn Avenue, Cincinnati OH 45219-2906  
 19826055 +Alltran Financial, PO Box 610, Sauk Rapids MN 56379-0610  
 19826057 +Guardian Savings, 5901 Colerain Ave, Cincinnati OH 45239-6498  
 19826060 +Radius Global Solutions LLC, 7831 Glenroy Road #250, Minneapolis MN 55439-3117  
 19826063 +UC Health, PO Box 630911, Cincinnati OH 45263-0911  
 19826065 +Zwicker & Associates PC, 80 Minuteman Road, Andover MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: eric@goering-law.com May 06 2019 19:34:50 Eric W Goering,  
 220 West Third Street, Third Floor, Cincinnati, OH 45202  
 tr +EDI: QNLSLUTSKY.COM May 06 2019 23:18:00 Norman L Slutsky, 10979 Reed Hartman Hwy,,  
 Suite 212, Cincinnati, OH 45242-2855  
 ust +E-mail/Text: ustpregion09.ci.ecf@usdoj.gov May 06 2019 19:35:42 Asst US Trustee (Cin),  
 Office of the US Trustee, 36 East Seventh Street, Suite 2030, Cincinnati, OH 45202-4457  
 cr +EDI: RMSC.COM May 06 2019 23:19:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 19826056 +EDI: AMEREXPR.COM May 06 2019 23:19:00 American Express, P O Box 297814,  
 Fort Lauderdale FL 33329-7814  
 19826058 +E-mail/Text: bankruptcy@huntington.com May 06 2019 19:35:55 Huntington Bank,  
 2361 Morse Rd, Columbus OH 43229-5891  
 19826059 E-mail/Text: bnc@nordstrom.com May 06 2019 19:35:23 Nordstrom, P O Box 13589,  
 Scottsdale AZ 85267-3589  
 19827763 +EDI: PRA.COM May 06 2019 23:18:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 19826061 +EDI: RMSC.COM May 06 2019 23:19:00 Synchrony Bank (Gap), Attention: Bankruptcy Department,  
 P O Box 965060, Orlando FL 32896-5060  
 19826062 +EDI: WTRNBANK.COM May 06 2019 23:19:00 Target Card Services, PO Box 660170,  
 Dallas TX 75266-0170  
 19826064 EDI: USBANKARS.COM May 06 2019 23:18:00 US Bank, Retail Payment Solutions Department,  
 PO Box 5229, Cincinnati OH 45201

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 08, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2019 at the address(es) listed below:

Asst US Trustee (Cin) ustpregion09.ci.ecf@usdoj.gov  
 Eric W Goering on behalf of Debtor Rheannon Elisa Castrucci eric@goering-law.com,  
 eric@ecf.courtdrive.com  
 Norman L Slutsky nslutsky@fuse.net, nslutsky@ecf.axosfs.com

TOTAL: 3